



**FOR ALL WHO NEVER
GIVE UP**

**The Family
Indemnity
Plan:
Critical Illness
Rider**

The Family Indemnity Plan: Critical Illness Rider

Pushing your limits brings out the best in you and helps you overcome adversity. If that adversity happens to be a serious illness then you could receive an additional benefit of up to \$1,000,000 to help you keep going.¹

Your benefits and Special Features:

- You will receive up to \$1,000,000 coverage should you become diagnosed with a covered critical illness.²
- You may sign up for the Critical Illness Rider once you have enrolled in a Family Indemnity Plan.
- You are not required to do a medical when you sign up.
- You may apply for the Rider once you have not reached age sixty (60).³
- You have to wait six (6) months after enrolment to be able to benefit from the Rider, unless you become diagnosed with a covered critical illness as a direct result of an accident.⁴
- You are entitled to receive only one lump sum payment for the life of the Rider.
- Your family receives a refund of your Critical Illness Rider premium payments, should you pass away without making a critical illness claim before age 75.⁵

Coverage under the Critical Illness Rider will discontinue:

- If you choose to terminate coverage.
- If you do not pay your Critical Illness Rider premium during the grace period provided.
- When you have reached the age of 75.
- After you have received payment from a Critical Illness Rider claim.⁴
- Once you have passed on.

Exclusions:

You will not receive benefits if diagnosis of one of the covered critical illnesses² is caused by:

- Willful, self-inflicted injury or illness
- Abuse of drugs and /or alcohol
- Committing or attempting to commit a crime or involvement in criminal activity
- Poison, inhaled poisonous gases or vapours
- Pre-existing conditions⁷
- Bodily injury through external and violent means
- AIDS, AIDS related complex or infection by HIV virus
- Injury, illness or death resulting directly or indirectly from Nuclear reaction, radiation or radioactive contamination

Your Critical Illness Rider Premium:

- Your first premium will be determined by the age you have attained when you sign up for the Rider.⁶
- Your premium will increase throughout the life of the Rider as you move into a new age band.

With the new Family Indemnity Plan Critical Illness Rider, two coverage benefit levels are available for you to choose from.

See the premium schedule below for more details on your premium payments:

Age Band	Monthly Premium (\$)	
**Years	Coverage \$ 500,000	Coverage \$1,000,000
20-29	\$ 145.00	\$ 290.00
30-34	\$ 155.00	\$ 310.00
35-39	\$ 210.00	\$ 420.00
40-44	\$ 355.00	\$ 710.00
45-49	\$ 590.00	\$ 1,180.00
50-55	\$ 1,040.00	\$ 2,080.00
56-60	\$ 1,250.00	\$ 2,500.00
61-65	\$ 1,500.00	\$ 3,000.00
66-70	\$ 2,500.00	\$ 5,000.00
71-75	\$ 3,500.00	\$ 7,000.00

FOR EXAMPLE:

When you sign up for the Critical Illness Rider at age 25 and you have selected a coverage benefit of \$1,000,000, your monthly premium payment will be: **\$ 290.00**

After your 30th birthday, your monthly premium payment will increase to: **\$ 310.00**

After your 35th birthday, your monthly premium payment will increase to: **\$ 420.00**

Coverage benefit offered during the Six-month Waiting Period: **\$ 1,000,000**
Should you be diagnosed with a covered critical illness resulting from an accident, during the first six months on the Rider, you will receive the total coverage benefit of:

Coverage benefit offered after the Six-month Waiting Period: **\$ 1,000,000**
Should you be diagnosed with a covered critical illness six months after you have enrolled on the plan, you will receive the total coverage benefit of:

FILING A CLAIM:

- You must complete a Claim Form as proof of diagnosis for the Critical Illness Rider benefit. We may ask for additional proof in order to determine benefits.

The information provided in this brochure is only a brief description of the insurance coverage. For complete details, please contact your Credit Union or Family Indemnity Plan provider. ¹Conditions apply. ²Covers cancer, heart attack, stroke, paralysis and major burns. ³You may enrol for Critical Illness coverage up to age 59, including the day prior to your 60th birthday. ⁴Claims under the Critical Illness Rider must be accompanied by confirmed diagnosis from a certified medical physician. ⁵Refunds of premium payments for the Critical Illness Rider will be made only if the Rider is in force. ⁶Premiums are calculated based on an age banded premium rate guide that is available at your Credit Union. ⁷Pre-existing condition(s) known to the Insured Member for which he/she received medical advice, consultation or treatment on or prior to the effective date of enrollment on this Rider and which were not fully and truthfully disclosed prior to the effective date of enrollment on this Rider.

FIPCI1016

Sign up for the Family Indemnity Plan: Critical Illness Rider today!
For more information ask your Credit Union representative or FIP provider or call CUNA Caribbean Insurance Jamaica at 929-3570/3.

www.cunacaribbean.com

For All People